

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kenneth Perrins
Amy Louise Perrins
Debtors

Case No. 18-00952-MJC
Chapter 13

District/off: 0314-5
Date Rcvd: Apr 21, 2023

User: AutoDocke
Form ID: 3180W

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Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 23, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Kenneth Perrins, Amy Louise Perrins, 1001 Spring St., Moosic, PA 18507-1217
aty	Christine Kinderline, 3232 Newmark Drive, Springboro, OH 45066
5032685	+ Citizens One Auto Finance, ROP185P, P.O. Box 7000, Providence, RI 02940-7000
5032690	+ Law offices of Tullio DeLuca, 381 N. 9th Avenue, Scranton, PA 18504-2005

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Apr 21 2023 22:32:00	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: Bankruptcy.Notices@pnc.com	Apr 21 2023 18:33:00	PNC Bank N.A., 6750 Miller Road, Brecksville, OH 44141
cr	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 21 2023 18:34:00	SELECT PORTFOLIO SERVICING, INC., PO Box 65250, Salt Lake City, UT 84165-0250
5032681	+ EDI: CITICORP.COM	Apr 21 2023 22:32:00	AT&T Universal Card, PO Box 6500, Sioux Falls, SD 57117-6500
5040462	EDI: GMACFS.COM	Apr 21 2023 22:32:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
5423738	+ EDI: AISACG.COM	Apr 21 2023 22:32:00	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5032679	+ EDI: GMACFS.COM	Apr 21 2023 22:32:00	Ally Financial, P.O. Box 130424, Roseville, MN 55113-0004
5304093	+ Email/Text: BKelectronicnotices@cenlar.com	Apr 21 2023 18:33:00	C/O CENLAR FSB, 425 PHILIPS BLVD, EWING, NJ 08618-1430
5304094	+ Email/Text: BKelectronicnotices@cenlar.com	Apr 21 2023 18:33:00	C/O CENLAR FSB, 425 PHILIPS BLVD, EWING, NJ, 08618, C/O CENLAR FSB, 425 PHILIPS BLVD, EWING, NJ 08618-1430
5032684	EDI: CITICORP.COM	Apr 21 2023 22:32:00	CITIMORTGAGE , INC, PO BOX 689196, DES MOINES, IA 50368-9196
5036060	Email/Text: Bankruptcy.RI@Citizensbank.com	Apr 21 2023 18:33:00	Citizens Bank N.A., 1 Citizens Drive Mailstop ROP15B, Riverside, RI 02915
5032682	+ EDI: CAPITALONE.COM	Apr 21 2023 22:32:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
5061690	EDI: CITICORP.COM	Apr 21 2023 22:32:00	CitiMortgage, Inc., P.O. Box 6030, Sioux Falls, SD 57117-6030
5032683	EDI: CITICORP.COM	Apr 21 2023 22:32:00	CitiMortgage, Inc., Attn: Bankruptcy Dept., P.O.

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5050083	+ EDI: CITICORP.COM	Apr 21 2023 22:32:00	Box 6030, Sioux Falls, SD 57117-6030
5032686	EDI: WFNNB.COM	Apr 21 2023 22:32:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
5032687	EDI: DISCOVER.COM	Apr 21 2023 22:32:00	Comenity Bank/Victoria's Secret, Bankruptcy Dept., P.O. Box 182125, Columbus, OH 43218-2125
5032688	EDI: DISCOVER.COM	Apr 21 2023 22:32:00	Discover, P.O. Box 30943, Salt Lake City, UT 84130
5034828	EDI: DISCOVER.COM	Apr 21 2023 22:32:00	Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025
5034784	+ EDI: DISCOVERPL	Apr 21 2023 22:32:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5058481	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 21 2023 18:33:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
5032691	Email/Text: Bankruptcy.Notices@pnc.com	Apr 21 2023 18:33:00	Midland Funding, LLC, Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011, Warren, MI 48090-2011
5032692	Email/Text: Bankruptcy.Notices@pnc.com	Apr 21 2023 18:33:00	PNC Bank, Consumer Loan Center, Mailstop: P5-PCLC-02-R, 2730 Liberty Ave., Pittsburgh, PA 15222
5062249	Email/Text: Bankruptcy.Notices@pnc.com	Apr 21 2023 18:33:00	PNC Bank, P.O. Box 3429, Pittsburgh, PA 15230
5033157	+ EDI: RECOVERYCORP.COM	Apr 21 2023 22:32:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
5057900	EDI: Q3G.COM	Apr 21 2023 22:32:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5032693	EDI: RMSC.COM	Apr 21 2023 22:32:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
5032694	EDI: RMSC.COM	Apr 21 2023 22:32:00	Synchrony Bank/American Eagle, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5032695	EDI: RMSC.COM	Apr 21 2023 22:32:00	Synchrony Bank/JC Penney, Attn: Bankruptcy Dept., PO Box 965060, Orlando, FL 32896-5060
5032696	EDI: RMSC.COM	Apr 21 2023 22:32:00	Synchrony Bank/Lowes, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5057915	+ EDI: CBSTD	Apr 21 2023 22:32:00	Synchrony Bank/Sam's Club, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5330548	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 21 2023 18:34:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
5330549	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Apr 21 2023 18:34:00	U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250
5032697	EDI: WFFC2	Apr 21 2023 22:32:00	U.S. Bank Trust National Association, as Trustee, Serviced by Select Portfolio Servicing,, PO Box 65250, Salt Lake City, UT 84165-0250, U.S. Bank Trust National Association, as, Serviced by Select Portfolio Servicing,
5032698	Email/Text: pitbk@weltman.com	Apr 21 2023 18:33:00	Wells Fargo Financial, One Home Campus, Des Moines, IA 50328-0001
			Weltman, Weinberg & Reis Co, LPA, 436 Seventh Ave., Ste. 2500, Pittsburgh, PA 15219-1842

TOTAL: 35

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5032680	*+	Amy Louise Perrins, 1001 Spring St., Moosic, PA 18507-1217
5032689	*+	Kenneth Perrins, 1001 Spring St., Moosic, PA 18507-1217

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 21, 2023 at the address(es) listed below:

Name	Email Address
Adam Bradley Hall	on behalf of Creditor PNC Bank N.A. amps@manleydeas.com
Jack N Zaharopoulos	TWecl@pamd13trustee.com
James Warmbrodt	on behalf of Creditor U.S. Bank Trust National Association as Trustee for Towd Point Master Funding Trust 2020-PM3 bkgroup@kmllawgroup.com
Jerome B Blank	on behalf of Creditor PNC Bank N.A. pamb@fedphe.com
Mario J. Hanyon	on behalf of Creditor CITIMORTGAGE INC. C/O CENLAR FSB wbefc@brockandscott.com mario.hanyon@brockandscott.com
Scott D Fink	on behalf of Creditor Citizens Bank N.A. bronationalecf@weltman.com, PitEcf@weltman.com
Tullio DeLuca	on behalf of Debtor 2 Amy Louise Perrins tullio.deluca@verizon.net
Tullio DeLuca	on behalf of Debtor 1 Kenneth Perrins tullio.deluca@verizon.net
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 9

Information to identify the case:		
Debtor 1	<u>Kenneth Perrins</u>	Social Security number or ITIN xxx-xx-7572 EIN - - - - -
	First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing)	<u>Amy Louise Perrins</u>	Social Security number or ITIN xxx-xx-7745 EIN - - - - -
	First Name Middle Name Last Name	
United States Bankruptcy Court Middle District of Pennsylvania		
Case number: <u>5:18-bk-00952-MJC</u>		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Kenneth Perrins

Amy Louise Perrins
aka Amy L. Perrins, aka Amy Perrins

By the
court:

4/21/23

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
 - ◆ debts for most student loans;
 - ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

Form 3180W

Chapter 13 Discharge

page 1

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.